FORM NO.1 CAPITAL ADEQUACY TABLE - 17TH OCT 2015 (30TH ASHWIN 2072)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		Amount
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	52,516,286
b.	Risk Weighted Exposure for Operational Risk -Form No.5	5,317,181
c.	Risk Weighted Exposure for Market Risk	543,673
Adjustments under Pillar II		
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-
SRP 6.4a (6)	Add .....% of the total deposit due to insufficient Liquid Assets	-
SRP 6.4a (7)	Add RWE equvalent to reciprocal of capital charge of 2 % of gross income.	729,400
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	1,167,543
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add .....% of RWE	-
Total Risk Weighted Exposures (After Bank's Adjustment of pillar II)		**60,274,082**
1.2 CAPITAL		
Core Capital (Tier 1)		**7,120,844**
a.	Paid up Equity Share Capital	2,017,388
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	18,555
d.	Irredeemable Non- cumulative preference shares	-
e.	Statutory General Reserves	1,940,602
f.	Retained Earnings	1,777,198
h.	Un-audited current year cumulative profit	363,703
i.	Debenture Redemption Reserve	-
j.	Capital Adjustment Reserve	807,147
k.	Capital Redemption Reserve	140,650
l.	Other Free Reserve	137,795
m.	Less: Goodwill	-
n.	Less: Deferred Tax Assests	(82,194)
o.	Less: Miscellaneous Expenditure not written off	-
p.	Less: Investment in Equity in licensed Financial Institutions	-
q.	Less: Investment in Equity in licensed Financial Institutions	-
r.	Less: Investment in Equity of institutions with excess of limits	-
s.	Less: Investments arising out of underwriting commitments	-
t.	Less: Reciprocal crossholdings	-
u.	Less: Other Deductions	-
Adjustments under Pillar II		
	Less: Shortfall in Provision (6.4 a 1)	-
	Less: Loans and Facilities extended to Related Parties and Restricted lending (6.4 a 2)	-
Supplementary Capital (Tier 2)		**1,784,768**
a.	Cumulative and/or Redeemable Preference Share	120,000
b.	Subordinated Term Debt	1,068,845
c.	Hybrid Capital Instruments	
d.	General Loan Loss Provision	532,162
e.	Investment Adjustment Reserve	37,918
f.	Assets Revaluation Reserve	
g.	Exchange Equalization Reserve	25,843
h.	Additional Loan Loss Provision	
i.	Other Reserves	-
Total Capital Fund (Tier I and II)		**8,905,612**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**
	Tier 1 Capital to Risk Weighted Exposures	11.81
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	14.78